

1. The Assurance of Voluntary Compliance annexed hereto and incorporated herein by reference is hereby made a part of this Order, and is approved;
2. Respondent shall comply with the terms of the Assurance of Voluntary Compliance unless rescinded by the parties or modified as provided in the Assurance and approved by this Court for good cause shown;
3. As required by the Assurance, Respondent shall pay the total sum of Five Hundred Thousand and 00/100 dollars (\$500,000.00) to the multistate working group. Tennessee will receive Five Thousand Five Hundred and 00/100 dollars (\$5,500.00) which represents the costs of investigation and enforcement, and may be used for consumer protection

purposes at the sole discretion of the Attorney General;

4. Nothing in the Assurance shall be construed as a waiver of any private rights of any consumer/person;

5. Respondent waives any and all rights which it may have to be heard in connection with judicial proceedings upon the Petition; and,

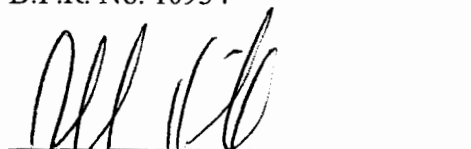
6. Pursuant to Tenn. Code Ann. § 47-18-116, no costs shall be taxed against the State. Costs for filing this Assurance shall be paid out of the money received pursuant to paragraph 3 of this Order.


JUDGE

JOINTLY APPROVED AND
SUBMITTED FOR ENTRY:

FOR THE STATE:

ROBERT E. COOPER, JR.
Attorney General & Reporter
B.P.R. No. 10934



JEFFREY L. HILL
Senior Counsel
B.P.R. No. 16731
Office of the Attorney General
Post Office Box 20207
Nashville, Tennessee 37202-0207
(615) 741-2614

I hereby certify that this is a true copy
of original instrument filed in my office
this 31st day of May, 2007
RICHARD B. BOOKER Clerk
By B. Book
Deputy Clerk

FOR THE RESPONDENT:

A handwritten signature in cursive script, reading "Kelly A. Cunningham". The signature is written in black ink and is positioned above a horizontal line.

Kelly A. Cunningham
Bass, Berry & Sims, PLC
315 Deaderick Street, Suite 2700
Nashville, TN 37238-3001
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